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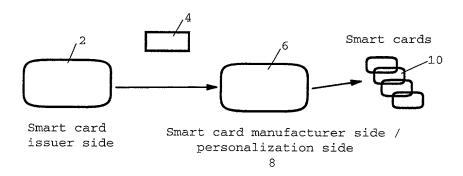


FIG. 1

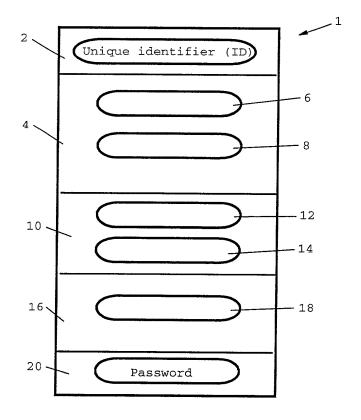


FIG. 2

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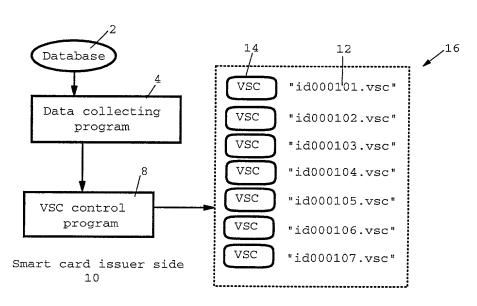


FIG. 3

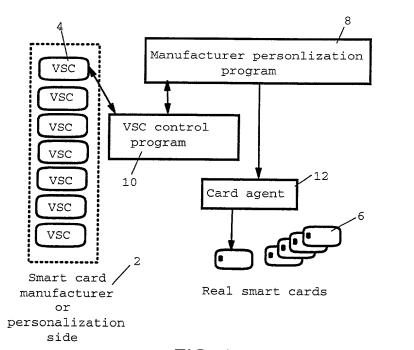


FIG. 4

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1	Public Area:		Private Area:	Sec. Key Area:	Passwords:
initalized: all smart cards have the same layout but individual serial numbers					
card ser.#					transp. values
personalize: objects are transferred from Virtual Smart Card					
card ser.#	pu pu cert ki1 ki2 1	cert other 2 obj.	b. b. ab.	date priv. key1	' II II I in alia . I
user updates: updates of user after card has been issued					
card ser.#	pu pu pu cert ki1 ki2 ki3 1	cert cert other 2 3 obj.	: I b b p b up	date priv. jects key1	priv. priv. key2 key3 user defined passw.

FIG. 5

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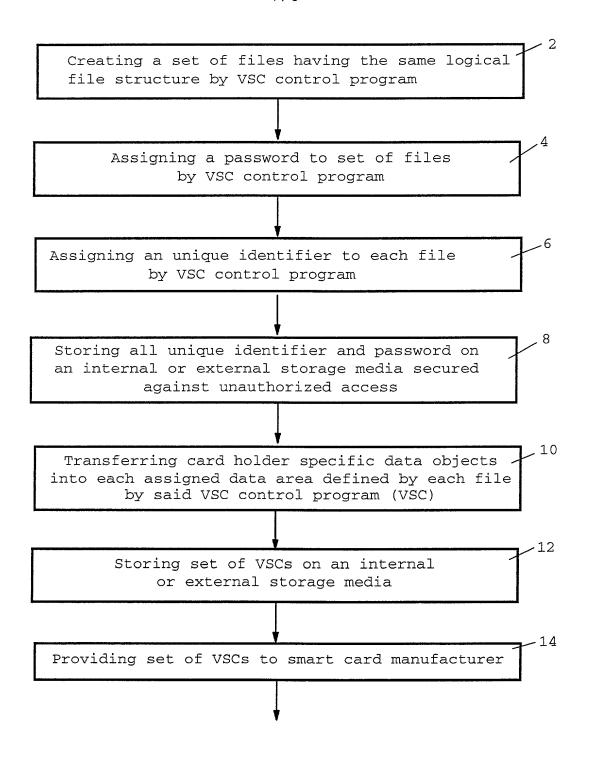


FIG. 6A

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